



IT IS ORDERED as set forth below:

Date: November 5, 2018

A handwritten signature in black ink, appearing to read "James R. Sacca".

James R. Sacca
U.S. Bankruptcy Court Judge

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE:)	CHAPTER 13
)	
MICHELE SMITH,)	CASE NO: 18-68420-JRS
)	
Debtor/Movant.)	

**INTERIM CONSENT ORDER ON MOTION TO IMPOSE STAY
IMPOSING STAY AS TO WELLS FARGO BANK, N.A.**

This matter is before the Court on Debtor's Motion to Impose the Automatic Stay pursuant to 11 U.S.C. § 362(c)(3)(A) filed on November 3, 2018 (the "Motion"). The hearing on the Motion was scheduled on an expedited basis for November 5, 2018 at 10:00 am. Upon consent of the undersigned parties it is hereby

ORDERED, that the stay of 11 U.S.C. § 362 shall be imposed as Wells Fargo Bank, N.A., its successors and assigns, (hereinafter “Wells Fargo”) regarding real property located at 3783 CRESS WAY DRIVE, DECATUR, GEORGIA 30034 until further Order of the Court. It is

FURTHER ORDERED that beginning December 1, 2018, Debtor shall timely remit the regular monthly post-petition mortgage payments on Wells Fargo’s loan as they become due. Payments should be sent to Wells Fargo Bank, N.A., One Home Campus, Attn: Bankruptcy Payment Processing, MAC # X2302-04C, Des Moines, IA 50328, or to such address as may be designated.

FURTHER ORDERED that for a period of two (2) years from entry of this Order, should Debtor default in payment of any sum specified herein or should the underlying bankruptcy case be dismissed, the Court may enter an Order lifting the automatic stay and granting relief to Wells Fargo on its collateral pursuant to 11 USC §362(d)(4)(B) without further notice or hearing. Should Debtor default in any regular monthly mortgage payments which come due according to Wells Fargo’s underlying Security Instruments beginning December 1, 2018, then upon notice of default sent by first class mail to Debtor and Debtor’s attorney, and failure of Debtor to cure such default within ten (10) days from the date of receipt of such notice, Wells Fargo may file a motion and affidavit of default with the Court, with service upon Debtor and Debtor’s attorney, and the Court may enter an Order modifying the automatic stay pursuant to 11 USC §362(d)(4)(B) without further notice or hearing.

FURTHER ORDERED that should the instant bankruptcy case be dismissed within the period of two (2) years from entry of this Order, Wells Fargo is permitted to

submit an Order granting relief pursuant to 11 USC §362(d)(4)(B) as to its collateral at 3783 CRESS WAY DRIVE, DECATUR, GEORGIA 30034.

FURTHER ORDERED that upon completion of any foreclosure sale, any funds in excess of the amount due to Wells Fargo under its security instruments, and to any subordinate lienholder(s) properly entitled to receive proceeds under applicable State Law, shall be paid to the Trustee for the benefit of the Estate.

FURTHER ORDERED that in the event the Debtor defaults in performance of this Order and the Court enters an Order modifying the automatic stay, the Trustee shall cease funding the balance of Wells Fargo's forthcoming pre-petition arrearage claim and/or supplemental claim, if any.

END OF DOCUMENT

Prepared by:

_____/s/_____
Michael R. Rethinger
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Consented to by:

_____/s/_____
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(Signatures continued on next page)

No Opposition to by:

_____/s/_____
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DISTRIBUTION LIST

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